

Remarks

The Office Action mailed December 16, 2004 rejected Claims 1-153 of the application under 35 U.S.C. 102(e) as being anticipated by U.S. Patent No. 6,044,362 to Neely. This rejection is respectfully traversed as improper for the following reasons.

The Claimed Invention

The invention of Claim 1 is an automated electronic invoicing and payment consolidation system for providing remote customer review of customer account information from at least two invoicers. The system includes a consolidated invoicer interface. The consolidated interface includes: (i) at least one access point to each of the invoicers; (ii) means for setting the access point of each of the invoicers for at least one customer; and (iii) means for authentication of each of the customers. The system also includes a remote customer interface for accessing the consolidated invoicer interface. Claims 55 and 77 includes the subject matter of Claim 1 along with other claimed subject matter. Claims 151-153 each describe a method for automated electronic invoicing and payment consolidation.

U.S. Patent No. 6,044,362 to Neely

The reference cited against the claimed invention discloses an automated electronic invoicing and payment system for providing remote customer review of automated billing from an invoicer. With the disclosed system, customer payment instructions are sent from the customer directly to the invoicer.

The Patent Does Not Disclose the Claimed Invention

The assertion on Page 2 of the Office Action mailed December 16, 2004 that Col. 1, Line 60 through Col. 2, Line 33; Col. 5, Lines 24-67; and Col. 7, Lines 15-18 of Neely discloses the claimed invention is incorrect. While the passages relied on from Neely describe an invoicing and payment system, they say nothing about a consolidated invoicer interface having an access

point to each of at least two invoicers. Thus, the reference does not anticipate the claimed invention of any of Claims 1, 55, 73 or 151-153 and their dependents under 35 U.S.C. 103(e).

Respectfully submitted,



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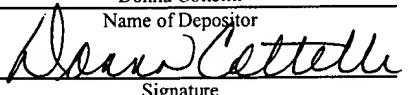
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